

PROFESSIONALS

Summary of Cover

The Professionals policy is available for small businesses with up to 8 people and a turnover of £500,000 or less.

Why choose AXA's Professionals policy?

Tailor-made for your business – The Professionals policy provides Public liability cover as standard, and the ability to select from a range of optional covers to best meet your business needs. We only charge you for the cover you select – we won't charge you for cover you don't need!

Individually rated trades – Each trade is rated individually, meaning that you pay the appropriate premium for the work you carry out.

Flexible – If you need to take on extra temporary staff to cover busy periods, cover for temporary staff is automatically provided for up to 50 man days in any period of insurance.

Optional extras – To offer you comprehensive protection, we have a wide range of optional covers to protect your business, including personal accident, employers liability, business equipment and professional indemnity.



Policy Summary

This document is a summary of the insurance cover provided by the Professionals policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the policy in the policy booklet. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Features and benefits		
Public liability		
Cover offered	Standard cover	Optional cover
Legal liability to pay damages and associated legal costs for accidental injury, damage to material property, nuisance or wrongful arrest in connection with the business	£1m any one event	Maximum £5m any one event
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority	✓	
Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide	£1m any one period of insurance	
Indemnity to principal	✓	
Liability for use of owned or non owned plant and vehicles in circumstances where insurance is NOT required under Road Traffic legislation	✓	
Legal liability for leased or rented premises where there is no responsibility to have insurance for fire and perils	✓	
Liability arising under the Data Protection Act 1998	£250,000 any one period of insurance	
Legal liability arising out of Section 3 of the Defective Premises Act 1972	✓	
Legal liability arising out of pollution which is sudden, identifiable and unintended	✓	
Personal accident		
Applies to principals, partners and directors, under the age of 75	✓	
Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents	£2,000	
Benefit B – Temporary total disability, weekly benefits on 24 hour basis		Maximum £500 per week up to 104 weeks

Features and benefits (continued)

Employers liability

Cover offered	Standard cover	Optional cover
Legal liability to pay damages and associated legal costs in respect of injury to employees		Up to £10m any one event
Indemnity to principal		✓
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority		✓
Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide		£1m any one period of insurance
Compensation for unsatisfied court judgements		✓
Injury to working partners		✓

Business equipment

Automatic reinstatement of the sum insured		✓
Cover applies to machinery and equipment designed for office use, including portable electronic equipment belonging to or borrowed or leased by you or your partners principals directors or employed persons used in connection with the business within the territorial limits		Maximum £10,000 one period of insurance Maximum £2,500 per item

Professional indemnity

Civil liability (and associated legal costs) in respect of claims made against you and notified during the period of insurance arising in connection with your professional business activity		Up to £1m any one claim NB cover NOT available for all professions
Loss of or damage to client documents		£50,000 any one period of insurance
Retroactive cover for errors or omissions that you have not become aware of during previous periods of insurance		Up to 5 years cover prior to the commencement date of AXA policy

Significant or unusual exclusions and limitations	
Exclusion or Limitation	Applicable section
Fines and penalties imposed	Public liability and Employers liability
Remedial order or publicity orders	Public liability and Employers liability
Damage to property owned or in your custody or control	Public liability
Liability for which compulsory motor insurance is required	Public liability
The total aggregate limit in respect of all losses due to pollution and contamination and/or terrorism during any one period of insurance	Public liability
Recall costs or making refunds in respect of goods or materials supplied	Public liability
Damage to goods or material supplied or work and rectification of defects	Public liability
Advice, design or specification undertaken for a fee	Public liability
Treatment risks (cover available for specific professions)	Public liability
All liability arising from asbestos	Public liability, Professional indemnity
Liability arising from work in or on aircraft/watercraft or at airports in areas with aircraft access	Public liability
The limit of indemnity in respect of any one claim caused by terrorism is restricted to £5m	Employers liability
Mechanical or electrical breakdown	Business equipment
Previous claims or known circumstances	Professional indemnity
Deliberate acts	Professional indemnity
Contractual warranty, guarantee, penalty or waiver of recovery rights	Professional indemnity
North American claims	Professional indemnity
Public liability and Employers liability risks	Professional indemnity
Products and construction liabilities	Professional indemnity
Directors and officers liabilities	Professional indemnity

Significant or unusual exclusions and limitations (continued)	
Exclusion or Limitation	Applicable section
Employment protection liabilities	Professional indemnity
Transmission of a computer virus	Professional indemnity
Claims arising from management of financial transactions on the Internet or obscene material	Professional indemnity
Theft or attempted theft from an unattended vehicle unless there is evidence of forcible or violent entry	Business equipment
Loss or damage to computer systems caused by programming or operator error or virus	Business equipment
Loss due to unexplained disappearance or inventory shortage	Business equipment
Terrorism	Business equipment, Professional indemnity
Self inflicted injury, suicide, injury due to the influence of alcohol or non prescribed drugs	Personal accident
Existing physical or mental illness	Personal accident
Hazardous pursuits <ul style="list-style-type: none"> – aeronautics or aviation other than as a passenger – motor or horse racing, rugby soccer motor cycling or pillion riding or underwater activities involving the use of breathing apparatus – mountaineering rock climbing or potholing – any sport on a professional or semi professional basis – operational duties as a member of the Armed Forces 	Personal accident
Weekly benefits shall not exceed 75% of insured persons average weekly income	Personal accident
You must notify us immediately if the number of people upon which cover is based changes	All sections

Excesses	
Public liability	£100 (increasing to £250 or £500 for certain trades)
Personal accident	14 days
Business equipment	10% of loss subject to a minimum of £100 and maximum of £500
Professional indemnity	Variable according to trade minimum £250

Policy duration

This is an annually renewable policy.

Law applicable

You and we are free to choose the law applicable to the policy. As we are based in England we propose to apply the law of England and Wales and by purchasing this policy you have agreed to this.

Making yourself heard

Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme provides:

- Compulsory insurance is covered in full
- Non Compulsory Insurance is protected in full for the first £2,000 and 90% of any amount above the threshold

Full details are available at www.fscs.org.uk

Financial Services Authority regulation

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234



AXA Insurance UK plc

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